

Social Security in 1994. When I wrote this almost 10 years ago, I was simply acknowledging what was evident to the actuaries of Social Security. Because we know how many people are paying into Social Security, and we can estimate the cost of future benefits from what has been paid in, the looming insolvency of the program was very clear then. It is even more clear today. Yet a crisis that is imminent in the eyes of an actuary looks like a long way off to many politicians, and as a result Congress has ignored and delayed action on what is probably this country's most serious long-term financial challenge.

In just 10 years, we will need \$100 billion from other sources to make up \$100 billion, that is 5 percent of what will be coming in 10 years from now from the total income tax revenues, we are going to need that much in addition to what is coming in on Social Security and Medicare taxes to pay promised benefits. It has been frustrating at times, but we have worked for more than a decade trying to focus attention on fixing Social Security.

I introduced my first Social Security bill back in 1994. In fact, I wrote it while I was still chairman of the Senate taxation committee in Michigan. Tomorrow, I will offer my sixth legislation that has been scored by the actuaries to keep Social Security solvent. The good news is, I think awareness has increased. There is a greater appreciation and an acknowledgment that Social Security is going broke. Today, most Members are aware of the problem, even if there is still reluctance to tackle it.

President Bush's support in the 2000 campaign, I think, moved us a long ways toward a greater American understanding of the seriousness of the problem, and tomorrow I will introduce my bipartisan Retirement Security Act that has been scored by the Social Security actuaries to keep Social Security solvent and restore its tremendous support for retirees in the United States. Workers could voluntarily devote 2.5 percent of their income for a start from their payroll taxes. It would be voluntary. And workers would own the money in the accounts, which can be put in well-diversified investments. In our bill, we guarantee that the individuals that opt for these personally-owned accounts will earn as much as those that opt not to go into that particular investment. The government would supplement the accounts of low-income workers to help build up those accounts for future retirement savings. People would continue to receive government benefits, as in the current system, as part of their retirement income, but those participating in the private account would have their government benefits reduced to reflect the money that goes into their private accounts. But, again, it would be insured.

To ensure fairness for women, a married couple's account contributions would be divided equally between spouses. My bill also increases the wid-

ow's/widower's benefit to 110 percent of the higher earning spouse's benefit and would give retirement credits to spouses who stay at home to care for young children.

In conclusion, there are some important costs to the bill which eliminates \$10 billion in unfunded liabilities. It calls for a \$900 billion loan over the next 20 years from government to Social Security in addition to repaying the trust funds that have been borrowed from Social Security and this will be repaid after the program becomes solvent. It also slows down the increase in benefits for the highest earning retirees. It does not, however, change benefits for those who have already retired or are close to retirement.

Action to preserve and strengthen Social Security is long overdue. By acting now, we can reduce the cost of restoring Social Security for our children and our grandchildren. By increasing the return earned on Social Security surpluses, we can make the transition to a better system cheaper and easier. The Retirement Security Act is my proposal along with my eight cosponsors to move forward.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. DAVIS) is recognized for 5 minutes.

(Mr. DAVIS of Illinois addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

#### EXCHANGE OF SPECIAL ORDER

Mr. ETHERIDGE. Mr. Speaker, I ask permission to speak out of order and to take the time of the gentleman from Illinois.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from North Carolina?

There was no objection.

#### PAYING TRIBUTE TO FALLEN FIREFIGHTERS, LAW ENFORCEMENT OFFICERS AND EMERGENCY MEDICAL SERVICE WORKERS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from North Carolina (Mr. ETHERIDGE) is recognized for 5 minutes.

Mr. ETHERIDGE. Mr. Speaker, as the second anniversary of September 11 approaches, I rise this evening to pay tribute to our Nation's fallen firefighters, law enforcement officers and emergency medical service personnel. Mr. Speaker, every day public service officers protect our families and possessions from fire, they keep our streets safe and are the first to respond to an emergency. Across this Nation, our public safety officers are dedicated and prepared. They truly embody the values and spirit that make America the great Nation that it is. These men and women are dedicated, and when we

call on them, they risk their lives for all of us. Our firefighters, law enforcement officers and EMS workers are truly our hometown heroes. However, all too often these heroes must give their lives in the line of duty.

For the family of these brave souls, Congress created the Public Safety Officers Benefit. Since its inception 25 years ago, this important benefit has provided surviving families with financial assistance during their desperate times of need. However, a glitch in the law prevents some families from receiving the assistance. Heart attacks and strokes are among the greatest threat to public safety officers, especially firefighters. In fact, almost half of all firefighter deaths in the line of duty are due to heart attacks and strokes. Fighting fire is dangerous, exhausting and extremely stressful work. Indeed, a firefighter's chances of suffering a heart attack or stroke greatly increases when he or she puts on the gear and rushes into a building to fight a fire. Likewise, law enforcement officers, correction officers and EMS workers face daily situations that put stress and strain on their heart. Imagine the scenario where, while fighting a house fire, a company of firefighters tragically loses two of its members. One is killed by a piece of falling debris. The other dies of a heart attack in the same building. Under current law, the family of the firefighter who suffered the fatal blow to the head receives their benefit, but the family of the heart attack victim receives nothing.

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It is wrong that these families are denied this benefit when their loved ones are suffering the loss of a loved one in our communities.

A constituent of mine, Mike Williams, of Bunnlevel, North Carolina, who works for the Office of State Fire Marshal, alerted me to this glitch in the law after Ms. Deborah Brooks, the widow of Thomas Brooks of Lumberton, North Carolina, was denied benefits because of this technicality in the law. Mr. Brooks, a master firefighter with the Lumberton Fire Department, tragically died of a heart attack after returning from several calls on an evening shift. They found him dead the next morning.

As part of his duties with the state fire marshal, Mike helps families file for public safety officer benefits, and he has received many benefit rejection letters from the U.S. Department of Justice. This rejection letter in Thomas Brooks' case was one too many. Mike wrote to me and asked that we investigate the situation. We tried with other Members of this Congress to correct that technicality in the law administratively. We found out it could not be done.

During the last Congress, I, along with my colleagues, introduced the Hometown Heroes Benefit Act to correct this technicality in the Public